

<i>SERFF Tracking Number:</i>	<i>CNAB-125930454</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>08-R3310</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>New Endorsements /08-F/R3310</i>		

Filing at a Glance

Companies: Continental Insurance Company, American Casualty Company of Reading PA, National Fire Insurance Company of Hartford, Transportation Insurance Company, Valley Forge Insurance Company, Continental Casualty Company

Product Name: Property	SERFF Tr Num: CNAB-125930454	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$150
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: 08-R3310	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Authors: Roberta Cooper, Ruby McGhee	Disposition Date: 12/08/2008
	Date Submitted: 12/06/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 03/01/2009		Effective Date (New): 03/01/2009
Effective Date Requested (Renewal): 03/01/2009		Effective Date (Renewal): 03/01/2009

State Filing Description:

General Information

Project Name: New Endorsements	Status of Filing in Domicile:
Project Number: 08-F/R3310	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/08/2008	
State Status Changed: 12/08/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

The new endorsements are being filed along with their accompanying rate factors and rules described in the filing memorandum. None of these endorsements are mandatory and can only be added with the agreement of the insured.

<i>SERFF Tracking Number:</i>	<i>CNAB-125930454</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>08-R3310</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>New Endorsements /08-F/R3310</i>		

These endorsements are designed for mid-sized commercial insurance users, not for personal or homeowner insureds. Some of these endorsements require additional premium charges. However there is no impact to currently filed base property rates, loss cost multipliers, company deviations or package modifications.

Company and Contact

Filing Contact Information

Roberta F. Cooper, State Filing Consultant	roberta.cooper@cna.com
333 S. Wabash	(312) 822-4292 [Phone]
Chicago, IL 60685	(312) 755-2394[FAX]

Filing Company Information

Continental Insurance Company	CoCode: 35289	State of Domicile: Pennsylvania
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor		
Chicago, IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 13-5010440	

American Casualty Company of Reading PA	CoCode: 20427	State of Domicile: Pennsylvania
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor		
Chicago, IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 23-0342560	

National Fire Insurance Company of Hartford	CoCode: 20478	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor		
Chicago, IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 06-0464510	

<i>SERFF Tracking Number:</i>	<i>CNAB-125930454</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>08-R3310</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>New Endorsements /08-F/R3310</i>		

Transportation Insurance Company
333 South Wabash

CoCode: 20494
Group Code: 218

State of Domicile: Illinois
Company Type: Property and
Casualty

37th Floor
Chicago, IL 60604

Group Name: CNA Insurance
Companies
FEIN Number: 36-1877247

State ID Number:

(312) 822-4292 ext. [Phone]

Valley Forge Insurance Company
333 South Wabash

CoCode: 20508
Group Code: 218

State of Domicile: Pennsylvania
Company Type: Property and
Casualty

37th Floor
Chicago, IL 60604

Group Name: CNA Insurance
Companies
FEIN Number: 23-1620527

State ID Number:

(312) 822-4292 ext. [Phone]

Continental Casualty Company
333 South Wabash

CoCode: 20443
Group Code: 218

State of Domicile: Illinois
Company Type: Property and
Casualty

Chicago , IL 60604

Group Name: CNA Insurance
Companies
FEIN Number: 36-2114545

State ID Number:

(312) 822-4292 ext. [Phone]

<i>SERFF Tracking Number:</i>	<i>CNAB-125930454</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>08-R3310</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>New Endorsements /08-F/R3310</i>		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	We are submitting the required fee of \$25 per company - we are filing 6 companies
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Insurance Company	\$150.00	12/06/2008	24378482
American Casualty Company of Reading PA	\$0.00	12/06/2008	
National Fire Insurance Company of Hartford	\$0.00	12/06/2008	
Transportation Insurance Company	\$0.00	12/06/2008	
Valley Forge Insurance Company	\$0.00	12/06/2008	
Continental Casualty Company	\$0.00	12/06/2008	

SERFF Tracking Number:	CNAB-125930454	State:	Arkansas
First Filing Company:	Continental Insurance Company, ...	State Tracking Number:	EFT \$150
Company Tracking Number:	08-R3310		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Property		
Project Name/Number:	New Endorsements /08-F/R3310		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	12/08/2008	12/08/2008

<i>SERFF Tracking Number:</i>	<i>CNAB-125930454</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>08-R3310</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>New Endorsements /08-F/R3310</i>		

Disposition

Disposition Date: 12/08/2008

Effective Date (New): 03/01/2009

Effective Date (Renewal): 03/01/2009

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: CNAB-125930454 State: Arkansas

First Filing Company: Continental Insurance Company, ... State Tracking Number: EFT \$150

Company Tracking Number: 08-R3310

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Property

Project Name/Number: New Endorsements /08-F/R3310

Item Type	Item Name	Item Status	Public Access
Supporting Document	Filing memo	Accepted for Informational Purposes	Yes
Rate	Amended Rules Business Income Seasonal Increase	Accepted for Informational Purposes	Yes
Rate	Amended Rules - Business Personal Property-Seasonal Increase	Accepted for Informational Purposes	Yes
Rate	Amended Rules -Contingent Building Coverage	Accepted for Informational Purposes	Yes
Rate	Amended Rules -Disease and Contamination Endorsement	Accepted for Informational Purposes	Yes
Rate	Amended Rules -Emergency Managment Endorsement	Accepted for Informational Purposes	Yes
Rate	Amended Rules- Enhanced Building Valuation	Accepted for Informational Purposes	Yes
Rate	Amended Rules-Ordinance of Law- Amended Loss Payment Endorsement	Accepted for Informational Purposes	Yes
Rate	Amended Rules-Peak Season Limit of Insurance-Business Income	Accepted for Informational Purposes	Yes

<i>SERFF Tracking Number:</i>	<i>CNAB-125930454</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>08-R3310</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>New Endorsements /08-F/R3310</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	CNAB-125930454	State:	Arkansas
First Filing Company:	Continental Insurance Company, ...	State Tracking Number:	EFT \$150
Company Tracking Number:	08-R3310		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Property		
Project Name/Number:	New Endorsements /08-F/R3310		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Amended Rules Business Income Seasonal Increase	CNA-EX-CF-64	New	08-FR3310 Rule page 640001.pdf
Accepted for Informational Purposes	Amended Rules - Business Personal Property-Seasonal Increase	CNA-EX-CF-65	New	08-FR3310 Rule Page 650001.pdf
Accepted for Informational Purposes	Amended Rules - Contingent Building Coverage	CNA-EX-CF-66	New	08-FR3310 Rule Page 660001.pdf
Accepted for Informational Purposes	Amended Rules - Disease and Contamination Endorsement	CNA-EX-CF-67	New	08-FR3310 Rule Page 670001.pdf
Accepted for Informational Purposes	Amended Rules - Emergency Managment Endorsement	CNA-EX-CF-68	New	08-FR3310 Rule Page 680001.pdf
Accepted for Informational Purposes	Amended Rules- Enhanced Building Valuation	CNA-EX-CF-69	New	08-FR3310 Rule Page 690001.pdf
Accepted for	Amended Rules-	CNA-EX-CF-70	New	08-R3310 Rule Page

SERFF Tracking Number:

CNAB-125930454

First Filing Company:

Continental Insurance Company, ...

Company Tracking Number:

08-R3310

TOI:

01.0 Property

Product Name:

Property

Project Name/Number:

New Endorsements /08-F/R3310

State:

Arkansas

State Tracking Number:

EFT \$150

Sub-TOI:

01.0001 Commercial Property (Fire and Allied Lines)

Informational Purposes

Ordinance of Law-
Amended Loss
Payment
Endorsement

700001.pdf

<i>SERFF Tracking Number:</i>	<i>CNAB-125930454</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Continental Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>08-R3310</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>New Endorsements /08-F/R3310</i>		

Accepted for Informational Purposes	Amended Rules-Peak CNA-EX-CF-71 New Season Limit of Insurance-Business Income	08-FR3310 Rule Page 710001.pdf
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**COMPANY EXCEPTION PAGE
FOR
COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE & ALLIED LINES**

**AMERICAN CASUALTY COMPANY OF READING
CONTINENTAL CASUALTY COMPANY
CONTINENTAL INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY**

AMENDED RULES

The following is added to **RULE 51. BUSINESS INCOME COVERAGE OPTIONS:**

Business Income – Seasonal Increase

Description Of Coverage

This endorsement increases the Business Income limit for the described locations by 25%, up to a maximum of \$250,000 to account for seasonal increases in sales or receipts.

This endorsement does not apply to Business Income subject to a blanket limit or value reporting provisions.

Form

Use Business Income – Seasonal Increase Endorsement, G-300671.

Premium Determination

Multiply the 50% coinsurance or higher Business Income rates in place at the locations where this endorsement is used by a factor of 1.05.

**COMPANY EXCEPTION PAGE
FOR
COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE & ALLIED LINES**

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VALLEY FORGE INSURANCE COMPANY**

AMENDED RULES

The following is added to **RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS:**

Business Personal Property – Seasonal Increase

Description Of Coverage

This endorsement increases the Business Personal Property or “Stock” limit for the described locations by 25%, up to a maximum of \$250,000 to account for seasonal increases in values.

This endorsement does not apply to Business Personal Property subject to a blanket limit or value reporting provisions.

Form

Use Business Personal Property – Seasonal Increase Endorsement, G-300670.

Premium Determination

Multiply the 80% or higher coinsurance Business Personal Property rates in place at the locations where this endorsement is used by a factor of 1.025.

**COMPANY EXCEPTION PAGE
FOR
COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE & ALLIED LINES**

**AMERICAN CASUALTY COMPANY OF READING
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CONTINENTAL INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY**

AMENDED RULES

The following is added to **RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS**:

Contingent Building Coverage

Description of Coverage

Endorsement amends building coverage to apply only to the extent that insurance on the building was required to be provided by another party but, at the time of loss, this insurance is not in effect for the coverages and limits required.

Form

Contingent Building Coverage, G-300669.

Rules

Coverage will apply only for the building at the location(s) described in the schedule of the endorsement.

Since coverage is on a contingent basis to the extent required, premium for the building insurance will be reduced. If the limits required to be provided by others are the same as the limits for the building on the policy, a 75% credit will apply to the rates charged for the building.

When the limits required to be provided by others are less than the limits of insurance for the applicable buildings on the policy, this credit will be reduced proportionately by the amount the required limits bear to the limits on the policy.

**COMPANY EXCEPTION PAGE
FOR
COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE & ALLIED LINES**

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CONTINENTAL CASUALTY COMPANY
CONTINENTAL INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY**

AMENDED RULES

The following is added to **RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS:**

Disease & Contamination Endorsement

Description of Coverage

Endorsement covers the insured's loss or property, reimbursement of expenses and loss of business income coverage that results from an occurrence where the insured's property is determined to be contaminated, requiring the cleaning and evacuation of the described premises. Coverage is provided for \$25,000 annual aggregate with the capability of increasing this limit.

Coverage will apply for all locations where business income applies on the policy.

Form

Disease and Contamination Endorsement, G-300662.

Rates & Rules

Flat rate premium of \$75 applies for this endorsement. An additional charge of \$0.35 will apply for every \$100 of coverage selected over and above the \$25,000 limit included on this form, as indicated above.

No additional modifications will apply to the resulting premium charges.

**COMPANY EXCEPTION PAGE
FOR
COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE & ALLIED LINES**

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CONTINENTAL CASUALTY COMPANY
CONTINENTAL INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY**

AMENDED RULES

The following is added to **RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS**:

Emergency Management Endorsement

Description of Coverage

Endorsement adds coverage for additional expenses and business income that results from an emergency event. Coverage includes reimbursement for incurred funeral or counseling and communications expenses and resulting business income. Coverage is provided for \$25,000 for any one emergency with the capability of increasing this limit.

Coverage will apply for all locations where business income applies on the policy.

Form

Emergency Management Coverage, G-300672.

Rates & Rules

Flat rate premium of \$60 per location covered on the policy applies for this endorsement, up to a maximum of \$500.

An additional charge of \$0.20 will apply for every \$100 of coverage selected over and above the \$25,000 limit included on this form, as indicated above.

No additional modifications will apply to the resulting premium charges.

**COMPANY EXCEPTION PAGE
FOR
COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE & ALLIED LINES**

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CONTINENTAL INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY**

AMENDED RULES

The following is added to **RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS**:

Enhanced Building Valuation

Description of Coverage

Endorsement amends building loss payment conditions so that the Limit of Insurance shown in the Property Declarations for the locations scheduled in the endorsement are increased to 150% of the specified limit. Also adds specific provisions for covering additional costs of restoring special architectural or historical building features and waives coinsurance.

Buildings subject to this endorsement cannot be subject to blanket insurance.

Form

Enhanced Building Valuation, G-300673.

Rates & Rules

Multiply the Building rates in place at the locations where this endorsement is used by a factor of 1.005.

The 100% replacement cost value for the building(s) to which this endorsement applies will be used as the limit of insurance and taken times the 80% coinsurance building rate.

No additional modifications will apply to the resulting premium charges.

**COMPANY EXCEPTION PAGE
FOR
COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE & ALLIED LINES**

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CONTINENTAL INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY**

AMENDED RULES

The following is added to **RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS**:

Ordinance or Law – Amended Loss Payment Endorsement

Description of Coverage

Endorsement applies when an building ordinance does not allow the insured to replace their building to the same size or height as their current building, but with one that is smaller. This endorsement addresses the adjustment of loss payment conditions for this situation so that the insured is paid for replacement cost for the portion of the building that is replaced and ACV for the portion of the building not allowed to be replaced.

Form

Ordinance or Law – Amended Loss Payment Endorsement, G-300663.

Rules

No premium or rate change applies with this endorsement. However, the applicable limit of insurance must be adjusted to accommodate the amended loss payment provisions.

No additional modifications will apply to the resulting premium charges.

**COMPANY EXCEPTION PAGE
FOR
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DIVISION FIVE – FIRE & ALLIED LINES**

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CONTINENTAL INSURANCE COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY**

AMENDED RULES

The following is added to **RULE 51. BUSINESS INCOME COVERAGE OPTIONS**:

Peak Season Limit of Insurance – Business Income

Description Of Coverage

This form increases for specified periods the limit of insurance for business income to take care of seasonal increases in values.

Form

Use Peak Season Limit Of Insurance – Business Income Endorsement, G-300675.

Ineligibility

Do not attach this form to reporting form policies.

Annual Premium Payment Plan

If the form is attached to a policy written on an annual premium payment plan, the "periods" during which the limit of insurance is increased must not extend beyond the anniversary date of the policy and in no case beyond the expiration date of policy.

Premium Determination

- a. Calculate the additional premium at pro rata of the annual rate for each period specified in the form times the increase in the limit of insurance in hundreds.
- b. When the Peak Season option is used for business income that is subject to a blanket limit, and blanket average rating applies, calculate a blanket average rate for peak season coverage using the peak season values. Pro rate that blanket average rate based on the peak season period and apply the resulting rate to the difference between the original and peak limits, to obtain the additional premium representing Peak Season's additional coverage.

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<i>Company Tracking Number:</i>	<i>08-R3310</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>New Endorsements /08-F/R3310</i>		

Supporting Document Schedules

Satisfied -Name:	Filing memo	Review Status:	Accepted for Informational Purposes	12/08/2008
Comments:				
Attachment:				
	08-FR3310 Filing Memo0001.pdf			

FORMS, RATES & RULES FILING MEMORANDUM

08-F3310

The following new endorsements are being filed, along with their accompanying rate factors and rules, as described below. None of these endorsements are mandatory and can only be added with the agreement of the insured. These endorsements are designed for mid-sized commercial insurance users, not for personal or homeowner insureds. Some of these endorsements require additional premium charges. However, there is no impact to currently filed base property rates, loss cost multipliers, company deviations or package modifications.

Business Income – Seasonal Increase Endorsement - G-300671

Form: This endorsement increases the Business Income limit for the described locations by 25%, up to a maximum of \$250,000 to account for seasonal increases in sales or receipts. This endorsement does not apply to Business Income subject to a blanket limit or value reporting provisions. Coinsurance provisions are adjusted to account for this potential increase in limits.

Rule: A rate factor of 1.05 will be applied to the Business Income rates at the locations subject to the seasonal increase. This was set based off of half of the agreed value factor of 1.10 applicable for Business Income. The agreed value coverage suspends coinsurance – this endorsement does not suspend coinsurance but only allows for the seasonal adjustment of limits for unexpected seasonal variation in sales. As a result, the rate factor is not as significant as for agreed value.

Business Personal Property – Seasonal Increase Endorsement - G-300670

Form: This endorsement increases the Business Personal Property limit for the described locations by 25%, up to a maximum of \$250,000 to account for seasonal increases in values. This endorsement does not apply to Business Personal Property subject to a blanket limit or value reporting provisions. Coinsurance provisions are adjusted to account for this potential increase in limits.

Rule: A rate factor of 1.025 will be applied to the Business Personal Property rates at the locations subject to the seasonal increase. This was set based off of half of the agreed value factor of 1.05 applicable for Business Personal Property. The agreed value coverage suspends coinsurance – this endorsement does not suspend coinsurance but only allows for the seasonal adjustment of limits for unexpected seasonal variation in values. As a result, the rate factor is not as significant as for agreed value.

Contingent Building Insurance, G-300669

Form: This endorsement amends building coverage to apply only to the extent that insurance on the building was required to be provided by another party but, at the time of loss, this insurance is not in effect for the coverages and limits required, such as a triple net lease arrangement.

Rule: Coverage will apply to building insurance at the location(s) described the schedule of the endorsement.

Since coverage is on a contingent basis to the extent required, premium for the building insurance will be reduced. If the limits required to be provided by others are the same as the limits for the building on the policy, a 75% credit will apply to the rates charged for the building. This credit was based off the 0.25 factor that is applied to building insurance for Fire Legal Liability coverage, which applies only when the insured is legally liable for the loss (See ISO Rule. 66.E.1. under Division Five – Fire and Allied Lines).

When the limits required to be provided by others are less than the limits of insurance for the applicable buildings on the policy, this credit will be reduced proportionately by the amount the required limits bear to the limits on the policy.

Disease & Contamination Endorsement, G-300662

Form: This endorsement covers the insured's loss or property, reimbursement of expenses and loss of business income that results from an occurrence where the insured's property is determined to be contaminated by a public health authority, requiring the cleaning and evacuation of the described premises. Coverage is provided for \$25,000 annual aggregate with the capability of increasing this limit.

Rate & Rule: This endorsement will be added to the policy for a flat charge of \$75 and the rate for increasing this limit is \$0.35 per \$100 of increase. The rate is the same rate that applies under CNA's Medical Technology endorsement (G-118996) for increasing Bio-Contamination limits – the \$0.35 rate applies to National Institutes of Health Class P2 biocontaminants. The flat premium charge was determined by multiplying the \$25,000 included limit (per \$100) times the the \$0.35 rate. This actually comes to \$87.50, which we reduced to \$75.

Emergency Management Coverage, G-300672

Form: This endorsement amends the Business Income coverages for loss of income due to suspension of operations resulting from the occurrence of an emergency on the described premises. Coverage is also included to reimburse expenses incurred for funeral and counseling expenses, as well as media and public relations. The limit of insurance for this coverage is \$25,000 for any one emergency, unless a higher limit is shown on the Dec.

Rate & Rule: This endorsement will be added to the policy for a flat charge of \$60 per location and the rate for increasing this limit is \$0.20 per \$100 of increase. This premium and rate was based from competitive information. These competitors charge different premiums by industry or segment. We totaled the premiums for \$25,000 for each segment and averaged them to come up with the \$60 flat charge. For increasing the limits, we reviewed the increase in premiums for each of these segments in going from \$25,000 up to \$100,000, and then divided the average increase by \$100 to come up an average rate or approximately \$0.20.

Enhanced Building Valuation - G-300673

Form: This endorsement amends building loss payment conditions so that the Limit of Insurance shown in the Property Declarations for the locations scheduled in the endorsement are increased to 150% of the specified limit. Also adds specific provisions for covering additional costs of restoring special architectural or historical building features and waives coinsurance.

Rule: A rate factor of 1.005 will be applied to the Building rates at the locations subject to the seasonal increase. This is half of the factor of 1.01 that is used on CNA's Guaranteed Replacement Cost endorsement, where there is no specified cap on the amount the Limit of Insurance for the Building may be increased. However, when rating these buildings, the 100% replacement valuation for the building will be used as the limit of insurance and multiplied by the 80% coinsurance rate.

Ordinance or Law – Amended Loss Payment Endorsement, G-300663

Form: This endorsement applies when a building ordinance does not allow the insured to replace their building to the same size or height as their current building, but with one that is smaller. This endorsement addresses the adjustment of loss payment conditions for this situation so that the insured is paid for replacement cost for the portion of the building that is replaced and ACV for the portion of the building not allowed to be replaced.

Rule: No premium or rate change applies with this endorsement. However, the applicable limit of insurance must be adjusted to accommodate the amended loss payment provisions.

Peak Season Limit of Insurance – Business Income - G-300675

Form: This endorsement increases for specified periods the limit of insurance for business income to take care of seasonal increases in values.

Rule: No rate change applies with this endorsement. However, the applicable limit of insurance rated must be adjusted to accommodate the amended limit applicable during the peak season. Rules are very much the same as the Peak Season rules applicable for Business Personal Property, as per ISO Rule 38. M. in Division Five – Fire & Allied Lines.